IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application No. : 10/601,649 Applicant : Lawrence L. Bell

Confirmation No. : 1296

Filed : June 24, 2003

TC/A.U. : 3693

Examiner : Weis, Samuel

Customer No. : 27896

Docket No. : 0269.0004CIP

Title : Method and Apparatus for Modeling and Executing

Deferred Award Instrument Plan

AMENDMENT

Mail Stop: Amendment Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Sir:

In response to the Office Action mailed on November 15, 2007, please amend the aboveidentified application as follows:

A petition for a two month extension of time is being filed concurrently herewith. Any additional fee necessary for consideration of this response is hereby authorized to be charged to Deposit Account Number 05-0460.

Amendments to the Specification: None.

Amendments to the Claims: reflected in the listing of claims that begins on page 2 of this paper.

Amendments to the Drawings: None.

Remarks: begin on page 6 of this paper.